

**1<sup>st</sup> VALLEY CREDIT UNION'S "\$2,000 Cash Sweepstakes"**  
**SWEEPSTAKES – OFFICIAL RULES**

**NO PURCHASE IS NECESSARY IN ORDER TO ENTER OR WIN THE SWEEPSTAKES.**

**SWEEPSTAKES RULES:**

1. EACH SWEEPSTAKES ENTRY WILL HAVE AN EQUAL CHANCE OF WINNING.
2. Consumer Disclosure: One prize will be awarded. Prizes will be: \$2,000.00 Cash.
3. Sponsor: 1<sup>st</sup> Valley Credit Union is the sponsor of the sweepstakes. 1<sup>st</sup> Valley Credit Union's business address is: 401 West 2<sup>nd</sup> Street, San Bernardino, CA 92401.
4. Sweepstakes begins January 1, 2010 and ends March 31, 2010. All qualifying transactions must be completed by the end of the business on March 31, 2010. All mail-in entries must be received at 1<sup>st</sup> Valley Credit Union on or before March 31, 2010 by 5:00 p.m.
5. Eligibility: To qualify for the Sweepstakes, all entrants must be at least 18 years of age and a member in good standing of 1<sup>st</sup> Valley Credit Union. By entering this Sweepstakes, entrants accept and agree to be bound by these Official Rules, and the decisions of 1<sup>st</sup> Valley Credit Union. Sweepstakes void where prohibited by law.
6. Sweepstakes Entries: The winning prize: \$2,000.00 Cash. Drawing for the \$2,000 Cash will be on or before April 6, 2010 at the 1<sup>st</sup> Valley Credit Union office. Winner will be selected by random drawing. Winner need not be present to win. Winner will be notified by phone and/or mail with details on how to receive prize. Entries may be submitted by printing your full name, address, member number and telephone number on a 3" x 5" postcard. Entries should be mailed in a sealed envelope to: 1<sup>st</sup> Valley Credit Union – Attention: "**\$2,000 Cash Sweepstakes**" - 401 West 2<sup>nd</sup> Street, San Bernardino, CA 92401. Odds of winning depend on the number of entries received. Entry is free, unconditional and does not depend on the purchase of or payment for credit union services. Additional entries will be entered to the drawing by 1st Valley Credit Union for the following: For each \$1,000 borrowed, member will earn one additional entry into the sweepstakes by 1<sup>st</sup> Valley CU. If a Sweepstakes Entry is drawn, but judges are unable to determine the winner because of illegible writing, that Sweepstakes Entry Form will be disqualified. No copies, mechanical reproductions, or metered mail accepted. Proof of mailing does not constitute proof of delivery. 1st Valley Credit Union is not responsible for lost, late, incomplete, misdirected, damaged, postage-due, or illegible entries or mail. Once submitted, entries become the sole property of 1st Valley Credit Union and will not be acknowledged or returned.
7. Liability: 1st Valley Credit Union is not responsible for any loss which may occur in connection with the Sweepstakes or the acceptance, receipt, possession, or misuse of the

prize. 1<sup>st</sup> Valley Credit Union reserves the right to disqualify entrants who fail to follow these Official Rules and Regulations or who make any misrepresentations relative to the Sweepstakes and redemption of a prize.

8. Tax Issues: 1st Valley Credit Union will report all prize winnings to the appropriate state and federal agencies as required by applicable law. Winner is responsible for all tax consequences (if any) of the prize.
9. Publicity Authorization: Winner agrees to permit 1st Valley Credit Union to utilize his/her name and likeness in promotional and other Credit Union materials, including 1st Valley Credit Union's website, without additional compensation or permission, except where prohibited by law.
10. Arbitration: Except where prohibited by law, as a condition of participating in this Sweepstakes, entrant agrees (1) any and all disputes and causes of action arising out of or connected with this Sweepstakes, or any prize awarded, shall be resolved individually, without resort to any form of class action, and exclusively by final and binding arbitration under the rules of the American Arbitration Association ("AAA") and held at the AAA regional office nearest the participant: judgment upon such arbitration award may be entered in any court having jurisdiction. Under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim, punitive, incidental, or consequential damages, or any other damages, including attorney's fees, other than entrant's actual out-of-pocket expenses (i.e., costs associated with entering this Sweepstakes), and entrant further waives all rights to have damages multiplied or increased.
11. Choice of Law: All issues and questions concerning the construction, validity, interpretation, and enforceability of these Official Rules, or the rights and obligations of entrant and 1st Valley Credit Union in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the substantive laws of the State of California, USA, without regard to choice of law rules.